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(52) **U.S. Cl.** ..... **235/380; 705/44**(57) **ABSTRACT**

The invention is a system for facilitating credit card transactions. The system operates in a setting that includes a merchant platform, a System platform and a subscriber mobile device. The merchant platform is in electronic data communications with the System platform and the subscriber mobile device is in electronic data communication with the System platform. The merchant platform receives transaction information through voice communications from a subscriber and a portion of the transaction information is sent electronically to the System platform. The System platform electronically communicates a subset of the portion to the mobile communications device, and the mobile communications device sending data related to account information to the System platform. The System platform electronically transmitting this account information to a Processor for payment authorization.

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